

PRELIMINARY REMARKS

The Applicants extend their appreciation to the Examiner for granting the July 8, 2004 Interview to discuss the patent application and prior art. As noted in the Interview, this Request for Continued Examination provides amended claims that Applicants believe are distinguishable from the cited art for at least the reason that they recite a system and method that includes the unique feature of receiving user-selected weighting information to assign discretionary levels of importance to conventional quantitative search criteria.

In addition, new claims 26 to 34 further recite that the system and method provide results that *partially* satisfy the user's search criteria. This feature also distinguishes over the prior art, which is limited to only providing search results that meet *all* of the search criteria.

Finally, new claims 35 to 40 have been added to claim a system in which the user can select between using a predetermined profile, or generating his or her own profile of quantitative search criteria and user-defined weighting criteria. This is also unknown in the prior art of financial searching systems.

Other features of the invention, which are claimed in dependent claims, also clearly distinguish over the prior art. For example, claims 25, 32 and 39 recite a results interface having an integrated prospectus request system, which allows a user to quickly receive a prospectus for a mutual fund being considered as an investment. Other features, not specifically listed here, also patentably distinguish the invention over the prior art.

STATUS OF THE CLAIMS

Claims 1-20 are pending in the application, and claims 21-40 are currently added.

AMENDMENTS TO THE CLAIMS

Claims 1 and 11 have been amended to recite that the weightable search information comprises user-selected quantitative search criteria and user-selected

weighting criteria, and the weighting criteria reflect user-defined levels of importance for one or more of the quantitative search criteria. Support for this amendment is found, for example, in the specification as filed at page 7, line 11 to page 9, line 16. A more detailed description of this written description support is provided in the following comments.

Claims 21 and 28 have been added to recite a system and method for receiving user-selected quantitative criteria and weighting criteria, comparing these criteria with financial information relating to investment funds, and generating search results comprising investment funds that at least partially satisfy the user-selected quantitative search criteria and user-selected weighting criteria. Support for these claims is generally found in the written description, original claims, and original figures.

Claims 26 to 34 have been added to depend from claims 21 and 18, respectively, and recite the additional limitations that the financial information comprises investment funds and the search results comprise investment funds that at least partially meet the user-defined weightable search information. Support for these claims is found in the specification generally, and specifically in Figures 2(d), 2(e), and 2(j)-(y).

Claims 35 to 40 have been added to recite a system having a first interface to select a pre-set profile, a second interface to make a custom profile, and a third interface to select between using the first and second interfaces. In this embodiment, the search interface is adapted to use the criteria from either the pre-set profile or the custom profile to provide search results. Support for these claims is found in the specification generally and in specifically in Figures 2(d) through 2(f).

ARGUMENTS

These Arguments are responsive to the Office Action mailed March 9, 2003 (the "Office Action"). Applicants respectfully request reconsideration of the claim rejections for at least the reasons set forth below.

REJECTIONS UNDER 35 U.S.C. § 102(e)

In the March 9, 2004 Office Action ("Office Action"), the Examiner repeated the previous rejection of claims 1-20 under 35 U.S.C. § 102(e) as allegedly being anticipated by Levine *et al.* (U.S. Pat. No. 6,233,566) ("Levine"). In response to the Applicants' December 12, 2003 Amendment — in which the Applicants argued that the "weightable" search criteria of claims 1 and 11 included, by definition, both quantitative and qualitative search criteria — the Examiner alleged that Levine still anticipated the original claims under their broadest reasonable interpretation. Furthermore, the Examiner alleged that "the features upon which applicant relies...are not recited in the rejected claim(s)." Office Action at 4.

In reply, the Applicants have amended claims 1 and 11 to specifically recite that the weightable search information "compris[es] user-selected quantitative search criteria and user-selected weighting criteria, *the weighting criteria reflecting user-defined levels of importance for one or more of the quantitative search criteria*" (emphasis added). This claim language is believed to more clearly indicate that the present invention provides systems and methods that include utilities to make the search information "weightable" — meaning that the client interface offers the users the capability to input both quantitative search variables (such as "at least 15% average annualized return") *and* user-defined weighting criteria to assign levels of importance to the quantitative search criteria. As explained in the specification, the combined use of quantitative search criteria *and* weighting criteria is not found in the prior art, and allow the system to provides numerous benefits over traditional hit-or-miss search systems.

These functions of the present invention are described in detail at page 7, line 11 to page 9, line 16 of the specification and elsewhere in the application. For example, one notable benefit that can be derived from allowing the user to weight the search information is the ability to provide search results that actually *do not* match the user's search variables, but are close to meeting the most important of the user's quantitative search variables, as defined by the user's weighting criteria. See Specification, p. 8, ll.

12-15 ("other mutual funds matching the qualitative criteria, but lacking the income fund category, may also be presented for completeness and flexibility"); and Fig. 2(n) (showing an exemplary "Analysis of the Match Score" in which one "important preference" is met, while two other "important preferences" are not met). The use of weighting criteria also helps the user sort large volumes of candidates according to the user's particular needs, as defined by the weighting criteria. See Specification, p. 8, ll. 5-8 ("a consumer at client 118 may receive a broad compilation of search results reflecting a collection of complex information, but sorted according to that user's particular needs"); and Fig. 2(e), ll. 6-9 ("funds with high match scores more closely match the criteria you selected, weighted by the relative importance you assigned to each, than funds with low match scores").

In contrast to the present invention, Levine discloses a system that allows users to enter particular search criteria (such as "Interest Rate" and "Loan/Value Ratio") to search a database of available loans and loan packages. Each user can establish rules for setting the search criteria. For example, a user might only be interested in loans having an Interest Rate of 13% or greater, and a Loan/Value Ratio of 115 or less. See Levine col. 9, ll. 11-49. Notably, however, Levine *fails* to indicate that a user can apply user-defined *weighting* criteria (e.g., rankings) to these search criteria to indicate *the relative importance of each variable to the user*, as provided by the present invention. For example, Levine *fails* to disclose a system in which a user can indicate that the Interest Rate criterion is *more (or less) important* than the Loan/Value Ratio. As a consequence, Levine necessarily *also fails* to teach or suggest a system that can provide results that are sorted by a user-selected level of importance, or provide search results that do not necessarily meet all of the quantitative search criteria, but still satisfy the customer's most important requirements, as provided by the present invention. This is made abundantly clear in Levine's repeated statements that loans that do not meet the criteria are *skipped or declined*. See Levine col. 22, ll. 19-21; and ll. 28-30 ("If the loan does not fall within any buyers' pre-set rules, notification step 1512 is *skipped*...Those loans meeting

the selected criteria would be automatically accepted, while all other loans would be *declined*") (emphasis added).

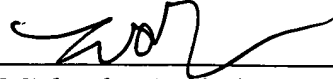
In light of Levine's failure to disclose a system or method having a client interface with the capability to receive *weighted* search information comprising user-selected quantitative search criteria and *user-selected weighting criteria*, wherein the weighting criteria reflects user-defined levels of importance for one or more of the quantitative search criteria, as recited in claims 1 and 11, Applicants respectfully request reconsideration and withdrawal of the rejection of claims 1 and 11. For the same reason, Applicants also request reconsideration and withdrawal of the rejection of the remaining claims, claims 2-10 and 12-20, which all depend directly or indirectly from claims 1 and 11.

CONCLUSION

Applicants respectfully submit that the above amendments place the application in condition for allowance. As such, entry of the amendments, reconsideration of the claim rejections and allowance are respectfully requested. If the Examiner believes that prosecution might be advanced by discussing the application with Applicants' counsel, in person or by telephone, Applicants' counsel would welcome the opportunity to do so.

It is believed the proper fees have been provided herewith, however, the Commissioner is hereby authorized to charge or credit the undersigned's Deposit Account No. 50-0206 to correct any overpayment or underpayment.

Respectfully submitted,
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